

AMENDMENTS TO THE ABSTRACT OF THE DISCLOSURE:

Please replace the Abstract of the Disclosure with the following amended abstract:

a) The delivery of a secure method and system of generating person to person, business to business, business to person and person to business transactions involving transfer of funds from one party (the purchaser) to a second party (the vendor). ~~This invention extends the~~ The functionality of existing credit/debit cards and the associated infrastructure is extended to provide a secure global mechanism for individuals/businesses to receive funds without revealing confidential information or having to become credit/debit accepting merchants.
